Appl. No. 09/991,379
Amdt. dated April 22, 2011
Response to Notice of Allowance April 6, 2011

PATENT

Amendment to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Previously Presented) A method for authorizing an online purchase between a customer and a vendor site, the method comprising steps of:

at a funds transaction server, receiving transaction information from the vendor site, wherein the transaction information comprises a transaction amount;

opening a pop-up window for the customer;

from the funds transfer sever, interacting with the pop-up window to present a transaction amount in the pop-up window and receiving customer assent to the transaction amount;

receiving authorization from the customer of a debit for the transaction amount, wherein the debit corresponds to the online purchase;

notifying the vendor site of authorization;

providing a digital IOU to the vendor;

receiving a redemption request of the digital IOU; and

transferring funds, in response to the redemption request, from a purchaser account to a vendor account.

2.   (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the pop-up window points away from the vendor site.

3.   (Original) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, further comprising a step of receiving account information from the customer corresponding to an account authorized for the debit.

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4.   (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the pop-up window overlays an existing web browser window of the vendor site.

5.   (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the receiving transaction information step triggers the opening a pop-up window step.

6.   (Original) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, further comprising a step of transferring payment to an account associated with the vendor site after authorization is received.

7.   (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, further comprising a step of presenting a message to the customer in the pop-up window indicating at least one of the following:
    that authorization was canceled by the customer;
    that authorization was rejected by a funds transfer system; and
    that authorization completed normally.

8.   (Original) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the notifying step comprises a step of determining that a notification message was not received by the vendor site within a predetermined time period.

9.   (Original) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for authorizing the online purchase between the customer and the vendor site of claim 1.

10.   (Previously Presented) A method for checking-out from an online purchase by a customer from a merchant system, the method comprising steps of:

at a funds transfer system, receiving transaction information from the merchant system, wherein the transaction information includes a transaction amount and a digital signature, and wherein the funds transfer system is located at a network location away from the merchant system;

opening a pop-up window that is viewable by the customer, wherein the pop-up window is formulated by the funds transfer system;

from the funds transfer system, interacting with the pop-up window to present a transaction amount in the pop-up window and receive customer assent to the transaction amount; receiving authorization from the customer of a debit for the transaction amount, wherein the debit corresponds to the online purchase;

notifying the merchant system of authorization; and

receiving a request for payment from the merchant system, wherein the request for payment comprises a portion that is compared with the digital signature prior to payment being made to a merchant associated with the merchant system.

11.   (Original) The method for checking-out from the online purchase by the customer from the merchant as recited in claim 10, further comprising a step of receiving account information from the customer corresponding to an account available for debits by the funds transfer system.

12.   (Previously Presented) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 10, wherein the pop-up window overlays an existing web browser window of a web site associated with the merchant system.

13.   (Canceled)

14.   (Original) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 10, further comprising a step of

transferring payment to an account associated with the merchant system after authorization is received.

15.　(Original) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 10, further comprising a step of presenting a message to the customer in another window indicating at least one of the following:

　　　　that authorization was canceled by the customer;

　　　　that authorization was rejected by the funds transfer system; and

　　　　that authorization completed normally.

16.　(Original) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 10, wherein the notifying step comprises a step of determining that a notification message was not received by the merchant system within a predetermined time period.

17.　(Previously Presented) A method for checking-out from an online purchase by a customer from a merchant system, the method comprising steps of:

　　　　at a funds transfer system that is located at a network location away from the merchant system, receiving account information from the customer corresponding to an account available for debits by the funds transfer system;

　　　　opening a pop-up window that is viewable by the customer, wherein the pop-up window is formulated by the funds transfer system;

　　　　from the funds transfer system, interacting with the pop-up window to present a transaction amount in the pop-up window and receive customer assent to the transaction amount; receiving authorization from the customer of a debit for the transaction amount, wherein the debit corresponds to the online purchase;

　　　　notifying the merchant system of authorization;

　　　　providing a digital IOU having a digital signature to the vendor system;

　　　　creating a digital signature log of provided digital IOU's;

　　　　receiving a redemption request of the digital IOU;

comparing a portion of the digital IOU with the digital signature log;

transferring funds to a merchant associated with the merchant system if the comparison indicates the digital IOU is authentic.

18.   (Previously Presented) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 17, wherein the account information is received through the pop-up window.

19.   (Original) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 17, further comprising a step of receiving transaction information from the merchant system.

20.   (Original) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 17, further comprising a step of transferring payment to an account associated with the merchant system after authorization is received.

21.   (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the method further comprises confirming the digital IOU during redemption.

22.   (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the redemption request is one of a plurality of redemption requests which are provided to the funds transfer server when traffic to the vendor site is reduced.

23.   (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the customer and the vendor site are each validated against a third party database.

24.   (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 22, wherein the validating against

the third party database comprises checking if the customer or vendor has a selection from a group consisting of:

> unusual traffic transaction activity;
>
> consumer complaints;
>
> questionable credit history; and
>
> reports of overdrawn checks.

25.   (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the redemption request is for a portion of the value of the digital IOU.

26.   (Previously Presented) The method for checking-out from an online purchase by a customer from a merchant system of claim 10, wherein the method further comprises transferring funds, and wherein transferring funds comprises a first transfer from an account associated with the customer to an account associated with the funds transfer system and a second transfer from the account associated with the funds transfer system to an account associated with the merchant system.

27.   (Currently Amended) The method of checking-out from an online purchase by a customer from a merchant system of claim [[27]] **26**, wherein the funds transfer system guarantees payment, and the second transfer is initiated before the first transfer clears.

28.   (Currently Amended) The method of checking-out from an online purchase by a customer from a merchant system of claim [[27]] **26**, wherein the funds transfer system does not guarantee payment, and the first transfer clears before the second transfer is initiated.